

Exhibit F

GMAC Mortgage

February 6, 2012

James P Kennedy
700 E Sonora Rd
Palm Springs CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

Please be advised that this letter serves as our response to your Qualified Written Request ("QWR") for information regarding the above-referenced GMAC Mortgage account dated January 19, 2012 and received in our office on January 23, 2012. In your correspondence, you request detailed information and documentation regarding nearly every aspect of the mortgage loan transaction, beginning with its origination.

In response to your inquiry, GMAC Mortgage has enclosed a copy of the account's payment history as required by the Real Estate Settlement Procedures Act ("RESPA").

Because your letter appears to be questioning nearly every aspect of the loan transaction, it is difficult for GMAC Mortgage to identify any specific concern(s) you have regarding the servicing of the account. Nevertheless, in an effort to be responsive to your request, copies of pertinent documentation GMAC Mortgage has in its records are enclosed.

- Note
- Mortgage/Deed of Trust
- HUD-1 Settlement Statement
- Escrow Analysis Statements
- Monthly Account Statements
- Payoff Statement

The following responses are in the same order as the inquiries in the QWR:

Loan Accounting and Servicing Systems

Subject to business and trade practices, which are proprietary and confidential.

GMAC Mortgage

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Account Number [REDACTED] 7516
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Debits and Credits

See enclosed history and transaction code key.

Attorney Fees

No attorney fees have been assessed on this account. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

Suspense/Unapplied Accounts

This information is detailed in the enclosed history.

Late Fees

All late fees assessed are listed in the enclosed history. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

Property Inspections

This information is detailed in the enclosed history. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

BPO Fees

All BPO fees assessed are listed in the enclosed history. The answers to questions concerning how or why these fees are assessed is outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

If you have any further general servicing questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care KT
Loan Servicing

Enclosures

GMAC Mortgage, LLC
PO Box 780
3451 Hammond Avenue
Waterloo

IA 50704-0780

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HISTORY FOR ACCOUNT 7516

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

----- DATES -----	----- CURRENT BALANCES -----	----- UNCOLLECTED -----
PAID TO 01/01/12	PRINCIPAL 169207.82	LATE CHARGES 0.00
NEXT DUE 02/01/12	ESCROW 670.14	OPTIONAL INS 0.00
LAST PMT 01/30/12	UNAPPLIED FUND 0.00	INTEREST 0.00
AUDIT DT 09/28/93	UNAPPLIED CODES	FEES 0.00
	BUYDOWN FUND 0.00	----- YEAR TO DATE -----
LAST ACTIVITY	BUYDOWN CODE	INTEREST 920.87
01/30/12		TAXES 0.00

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
021309	GRU	000000	000000 GRACE UNAP AMT:		.00	
			REF NUMBER SG0Q7H7LU9P1 DESC			
021309	UFU	010109	UNAPPLIED FUNDS (1)		-986.05	BALANCE 0.00
			BAL AFTER	196054.78		-2206.62
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
021309	AP	010109	933.78	657.27	1061.96	200.60
			BAL AFTER	195397.51		-2006.02
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
021309	GRU	000000	000000 GRACE UNAP AMT:		.00	
			REF NUMBER SG0Q7H7LU9P1 DESC			
021309	UFU	010109	UNAPPLIED FUNDS (1)		785.45	BALANCE 785.45
			BAL AFTER	195397.51		-2006.02
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
021309	SWA	010109	785.45	.00	.00	.00
			BAL AFTER	195397.51		-2006.02
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
031309	GRU	000000	000000 GRACE UNAP AMT:		.00	
			REF NUMBER SG0QEIJJE4QTI DESC			
031309	UFU	020109	UNAPPLIED FUNDS (1)		-785.45	BALANCE 0.00
			BAL AFTER	195397.51		-2006.02
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
031309	AP	020109	1134.38	660.83	1058.40	200.60
			BAL AFTER	194736.68		-1805.42
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
031309	GRU	000000	000000 GRACE UNAP AMT:		.00	
			REF NUMBER SGOQEIJJE4QTI DESC			
031309	UFU	020109	UNAPPLIED FUNDS (1)		584.85	BALANCE 584.85
			BAL AFTER	194736.68		-1805.42
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
031309	SWA	020109	584.85	.00	.00	.00
			BAL AFTER	194736.68		-1805.42
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
041409	GRU	000000	000000 GRACE UNAP AMT:		.00	
			REF NUMBER SGOQMK2FTDNE DESC			
041409	UFU	030109	UNAPPLIED FUNDS (1)		-584.85	BALANCE 0.00
			BAL AFTER	194736.68		-1805.42
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
041409	AP	030109	1334.98	664.41	1054.82	200.60
			BAL AFTER	194072.27		-1604.82
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
041409	GRU	000000	000000 GRACE UNAP AMT:		.00	
			REF NUMBER SGOQMK2FTDNE DESC			
041409	UFU	030109	UNAPPLIED FUNDS (1)		384.25	BALANCE 384.25
			BAL AFTER	194072.27		-1604.82
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
041409	SWA	030109	384.25	.00	.00	.00
			BAL AFTER	194072.27		-1604.82
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
042309	FB	030109	6391.00 163 CORP ADV 2 ESCROW			
			REF NUMBER SGOQOPONSJ50 DESC			
T:05006		/B:000				
042409	SR0	030109	-6391.00	.00	.00	-6391.00
			163 CLEANUP			
			BAL AFTER	194072.27		-7995.82
T:01755		I/B:001		00.00		-85.96

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PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
042409	FE	030109	6391.00 163 CORP ADV 2 ESCROW			
REF NUMBER 163 CLEANUP DESC						
T:01755 /B:001						
051409	GRU	000000	000000 GRACE UNAP AMT:		.00	
REF NUMBER SG0QU5FUTJ58 DESC						
051409	UFU	040109	UNAPPLIED FUNDS (1)		-384.25	BALANCE 0.00
			BAL AFTER	194072.27		-7995.82
T:00603	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
051409	AP	040109	1535.58	668.01	1051.22	200.60
			BAL AFTER	193404.26		-7795.22
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
051409	GRU	000000	000000 GRACE UNAP AMT:		.00	
REF NUMBER SG0QU5FUTJ58 DESC						
051409	UFU	040109	UNAPPLIED FUNDS (1)		183.65	BALANCE 183.65
			BAL AFTER	193404.26		-7795.22
T:00603	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
051409	SWA	040109	183.65	.00	.00	.00
			BAL AFTER	193404.26		-7795.22
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
061209	UI	050109	.00	.00	.00	.00
REF NUMBER SG0R5EQ19KRE DESC						
			BAL AFTER	193404.26		-7795.22
			* ESC SHORTAGE	-16.95		
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
061209	GRU	000000	000000 GRACE UNAP AMT:		.00	
061209	UFU	050109	UNAPPLIED FUNDS (1)		-183.65	BALANCE 0.00
			BAL AFTER	193404.26		-7795.22
T:00603	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
061209	AP	050109	1719.23	671.62	1047.61	183.65
			BAL AFTER	192732.64		-7611.57
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

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JAMES P. KENNEDY
700 E SONORA RD 3825 21ST STREET
PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST	TRN	DUE	TRANSACTION	PRINCIPAL	INTEREST	ESCROW
DATE	CDE	DATE	AMOUNT	PAID	PAID	PAID
081409	UFU	050109	UNAPPLIED FUNDS (1)		1719.23	BALANCE 1719.23
	REF NUMBER		SG0RL90TDDND DESC			
			BAL AFTER	192732.64		-7611.57
T:00603	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
081409	SRA	050109	1719.23	.00	.00	.00
			BAL AFTER	192732.64		-7611.57
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091409	UFU	050109	UNAPPLIED FUNDS (1)		1719.23	BALANCE 3438.46
	REF NUMBER		SG0RT37340FJ DESC			
			BAL AFTER	192732.64		-7611.57
T:00603	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091409	SRA	050109	1719.23	.00	.00	.00
			BAL AFTER	192732.64		-7611.57
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091609	UI	060109	.00	.00	.00	.00
	REF NUMBER		CIT 648 DESC			
			BAL AFTER	192732.64		-7611.57
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:17391	I/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
091609	GRU	000000	000000 GRACE UNAP AMT:	.00		
091609	UFU	060109	UNAPPLIED FUNDS (1)		-2352.11	BALANCE 1086.35
			BAL AFTER	192732.64		-7611.57
T:17391	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
091609	PA	060109	.00	675.26	1043.97	632.88
	LC DATE	091409	BAL AFTER	192057.38		-6978.69
T:17391	I/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	UI	070109	.00	.00	.00	.00
	REF NUMBER		SG0S4KK22TL1 DESC			
			BAL AFTER	192057.38		-6978.69
			* ESC SHORTAGE	16.95		
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
101409	GRU 000000	000000	GRACE UNAP AMT:		.00	
101409	UFU 070109		UNAPPLIED FUNDS (1)		-1086.35	BALANCE 0.00
			BAL AFTER	192057.38		-6978.69
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	AP 070109		1282.71	678.92	1040.31	649.83
			BAL AFTER	191378.46		-6328.86
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	GRU 000000	000000	GRACE UNAP AMT:		.00	
			REF NUMBER SG0S4KK22TL1 DESC			
101409	UFU 070109		UNAPPLIED FUNDS (1)		436.52	BALANCE 436.52
			BAL AFTER	191378.46		-6328.86
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	SWA 070109		436.52	.00	.00	.00
			BAL AFTER	191378.46		-6328.86
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
102009	FB 070109		83.00 164 CORP ADV 3 DRM			
T:30902		/B:000				
111309	UFU 070109		UNAPPLIED FUNDS (1)		1719.23	BALANCE 2155.75
			REF NUMBER SG0SC610VCKK DESC			
			BAL AFTER	191378.46		-6328.86
T:00603		/B:001		00.00		-257.88
111309	SRA 070109		1719.23	.00	.00	.00
			BAL AFTER	191378.46		-6328.86
T:00603		E/B:001		00.00		-257.88
111909	UFU 070109		UNAPPLIED FUNDS (1)		-1719.23	BALANCE 436.52
			REF NUMBER CHECKFREE DESC			
			BAL AFTER	191378.46		-6328.86
T:19336		/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
111909	SRI 070109		-1719.23	.00	.00	.00
			BAL AFTER	191378.46		-6328.86
T:19336		I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

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PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
111909	FB	070109	25.00	3 NSF FEE		
REF NUMBER SG0SDJS8LNE0 DESC						
T:19336		/B:000				
112009	M90	070109	-2926.14	PAYEE = 0038.00000	.00	-2926.14
			BAL AFTER	191378.46		-9255.00
T:12709		/B:001		00.00		-257.88
112509	FB	070109	11.25	11 PROP INSPECTION FEE		
T:32506		/B:001				
121409	UFU	070109	UNAPPLIED FUNDS (1)	1719.23	BALANCE	2155.75
REF NUMBER SG0SJVF8UEUT DESC						
			BAL AFTER	191378.46		-9255.00
T:00603		/B:001		00.00		-257.88
121409	SRA	070109	1719.23	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
T:00603		E/B:001		00.00		-257.88
121509	UFU	070109	UNAPPLIED FUNDS (1)	-1719.23	BALANCE	436.52
			BAL AFTER	191378.46		-9255.00
T:19336		/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121509	SR0	070109	-1719.23	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
T:19336		Y/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121809	UFU	070109	UNAPPLIED FUNDS (1)	-436.52	BALANCE	0.00
			BAL AFTER	191378.46		-9255.00
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121809	UFF	070109	UNAPPLIED FUNDS (2)	436.52	BALANCE	436.52
			BAL AFTER	191378.46		-9255.00
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121809	AA	070109	.00	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121809	UI	070109	.00	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80

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PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121809	AA	070109	.00	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
122209	FB	070109	11.25 11 PROP INSPECTION FEE			
T:32506		/B:001				
123109	RPL	010210	PAID 4330.95 DUE 4330.95 SHORT	.00	TELLER 11674	
			BAL AFTER	191378.46		-9255.00
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	RPL	010210	NO. OF PLAN PMTS=01			
			BAL AFTER	191378.46		-9255.00
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER 310921973 DESC			
123109	RP	080109	2352.11	682.60	1036.63	632.88
			BAL AFTER	190695.86		-8622.12
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER 310921973 DESC			
123109	RP	090109	2352.11	686.29	1032.94	632.88
			BAL AFTER	190009.57		-7989.24
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	UFF	090109	UNAPPLIED FUNDS (2)	-373.27	BALANCE	63.25
			310921973			
			BAL AFTER	190009.57		-7989.24
T:11674		/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	SR0	090109	-373.27	.00	.00	.00
			BAL AFTER	190009.57		-7989.24
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
011210	FB	090109	43.68 40 EXPENSE ADVANCES			
T:32551		/B:000				
011210	FB	090109	853.45 40 EXPENSE ADVANCES			
T:32551		/B:000				

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
011210	FB	090109	31.00	40	EXPENSE ADVANCES	
T:32551		/B:000				
011210	FB	090109	480.00	40	EXPENSE ADVANCES	
T:32551		/B:000				
011410	UFU	090109	UNAPPLIED FUNDS (1)		1719.23	BALANCE 1719.23
REF NUMBER			SGOSSOUVCTM9 DESC			
			BAL AFTER	190009.57		-7989.24
T:00603		/B:001		00.00		-429.80
011410	SRA	090109	1719.23	.00	.00	.00
			BAL AFTER	190009.57		-7989.24
T:00603		E/B:001		00.00		-429.80
011510	UFU	090109	UNAPPLIED FUNDS (1)		-1719.23	BALANCE 0.00
REF NUMBER			ECOM RETURN DESC			
			BAL AFTER	190009.57		-7989.24
T:19336		/B:005		00.00		-429.80
011510	SRO	090109	-1719.23	.00	.00	.00
			BAL AFTER	190009.57		-7989.24
T:19336		Y/B:005		00.00		-429.80
012210	FB	090109	6290.00	163	CORP ADV 2 ESCROW	
REF NUMBER			SGOSTTMQ0168 DESC			
T:05006		/B:000				
012510	SRO	090109	-6290.00	.00	.00	-6290.00
			163 CLEANUP			
			BAL AFTER	190009.57		-14279.24
T:01755		I/B:001		00.00		-429.80
012510	FE	090109	6290.00	163	CORP ADV 2 ESCROW	
REF NUMBER			163 CLEANUP DESC			
T:01755		/B:001				
021210	UFU	090109	UNAPPLIED FUNDS (1)		63.25	BALANCE 63.25
			BAL AFTER	190009.57		-14279.24
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
021210	UFF	090109	UNAPPLIED FUNDS (2)		-63.25	BALANCE 0.00
			BAL AFTER	190009.57		-14279.24
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
021210	AA	090109	.00	.00	.00	.00
			BAL AFTER	190009.57		-14279.24
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
021210	AA	090109	.00	.00	.00	.00
			BAL AFTER	190009.57		-14279.24
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
022210	FB	090109	11.25 11 PROP INSPECTION FEE			
T:32506		/B:001				
022610	UFU	090109	UNAPPLIED FUNDS (1)		-63.25	BALANCE 0.00
			BAL AFTER	190009.57		-14279.24
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
022610	UFF	090109	UNAPPLIED FUNDS (2)		63.25	BALANCE 63.25
			BAL AFTER	190009.57		-14279.24
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
022610	AA	090109	.00	.00	.00	.00
			BAL AFTER	190009.57		-14279.24
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
022610	UI	090109	.00	.00	.00	.00
			BAL AFTER	190009.57		-14279.24
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
022610	AA	090109	.00	.00	.00	.00
			BAL AFTER	190009.57		-14279.24
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
030310	FB	090109	83.00 164 CORP ADV 3 DRM			
			REF NUMBER SGOT80MIGGVG DESC			
T:02726		/B:000				
031510	RPL	031010	PAID 2352.11 DUE 2352.11 SHORT	.00	TELLER 31143	
			BAL AFTER	190009.57		-14279.24
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
031510	RPL	031010	NO. OF PLAN PMTS=01			
			BAL AFTER	190009.57		-14279.24
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72

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JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
031510	GRU	000000	000000 GRACE UNAP AMT:		.00	
REF NUMBER EM-307901337 DESC						
031510	RP	100109	2352.11	690.01	1029.22	632.88
LC DATE 031310 BAL AFTER			189319.56			-13646.36
T:31143	I/B:008		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
031810	FB	100109	51.03	40 EXPENSE ADVANCES		
T:32551	/B:000					
031810	FB	100109	146.55	40 EXPENSE ADVANCES		
T:32551	/B:000					
031810	FB	100109	350.00	40 EXPENSE ADVANCES		
T:32551	/B:000					
031810	FB	100109	11.00	40 EXPENSE ADVANCES		
T:32551	/B:000					
031810	FB	100109	120.00	40 EXPENSE ADVANCES		
T:32551	/B:000					
041310	RPL	041010	PAID 5121.89 DUE 5121.89 SHORT		.00	TELLER 31143
BAL AFTER			189319.56			-13646.36
			00.00			-601.72
041310	RPL	041010	NO. OF PLAN PMTS=01			
BAL AFTER			189319.56			-13646.36
			00.00			-601.72
041310	GRU	000000	000000 GRACE UNAP AMT:		.00	
REF NUMBER EM-307901369 DESC						
041310	RP	110109	2352.11	693.75	1025.48	632.88
LC DATE 041110 BAL AFTER			188625.81			-13013.48
T:31143	I/B:008			00.00		-601.72
041310	GRU	000000	000000 GRACE UNAP AMT:		.00	
REF NUMBER EM-307901369 DESC						
041310	RP	120109	2352.11	697.51	1021.72	632.88
LC DATE 041110 BAL AFTER			187928.30			-12380.60
T:31143	I/B:008			00.00		-601.72
041310	UFF	120109	UNAPPLIED FUNDS (2)	417.67	BALANCE	480.92
EM-307901369						
BAL AFTER			187928.30			-12380.60
T:31143	/B:008			00.00		-601.72

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
041310	SR	120109	417.67	.00	.00	.00
LC DATE	041110	BAL AFTER	187928.30			-12380.60
T:31143	I/B:008			00.00		-601.72
051110	RPL	051010	PAID 5121.89 DUE 5121.89 SHORT		.00	TELLER 20001
		BAL AFTER	187928.30			-12380.60
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
051110	RPL	051010	NO. OF PLAN PMTS=01			
		BAL AFTER	187928.30			-12380.60
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
051110	GRU	000000	000000 GRACE UNAP AMT:	.00		
REF NUMBER	EM-500201232	DESC				
051110	RP	010110	2352.11	701.29	1017.94	632.88
		BAL AFTER	187227.01			-11747.72
T:20001	I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
051110	GRU	000000	000000 GRACE UNAP AMT:	.00		
	EM-500201232					
051110	RP	020110	2352.11	705.08	1014.15	632.88
		BAL AFTER	186521.93			-11114.84
T:20001	I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
051110	UFF	020110	UNAPPLIED FUNDS (2)	417.67	BALANCE	898.59
REF NUMBER	EM-500201232	DESC				
		BAL AFTER	186521.93			-11114.84
T:20001	/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
051110	SR	020110	417.67	.00	.00	.00
		BAL AFTER	186521.93			-11114.84
T:20001	I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
061110	RPL	061010	PAID 5121.89 DUE 5121.89 SHORT		.00	TELLER 19996
		BAL AFTER	186521.93			-11114.84
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
061110	RPL	061010	NO. OF PLAN PMTS=01			
		BAL AFTER	186521.93			-11114.84
		OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72
061110	GRU	000000	000000 GRACE UNAP AMT:	.00		
REF NUMBER	EM-500201247	DESC				
061110	RP	030110	2352.11	708.90	1010.33	632.88
		BAL AFTER	185813.03			-10481.96
T:19996	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-601.72

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST	TRN	DUE	TRANSACTION	PRINCIPAL	INTEREST	ESCROW
DATE	CDE	DATE	AMOUNT	PAID	PAID	PAID
061110	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		EM-500201247 DESC			
061110	RP	040110	2352.11	712.74	1006.49	632.88
			BAL AFTER	185100.29		-9849.08
T:19996		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110	UFF	040110	UNAPPLIED FUNDS (2)		417.67	BALANCE 1316.26
			EM-500201247			
			BAL AFTER	185100.29		-9849.08
T:19996		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110	SR	040110	417.67	.00	.00	.00
			BAL AFTER	185100.29		-9849.08
T:19996		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	RPL	071010	PAID 5121.89 DUE 5121.89 SHORT	.00	TELLER 19996	
			BAL AFTER	185100.29		-9849.08
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	RPL	071010	NO. OF PLAN PMTS=01			
			BAL AFTER	185100.29		-9849.08
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		EM-500201259 DESC			
071910	RP	050110	2352.11	716.60	1002.63	632.88
	LC DATE	071710	BAL AFTER	184383.69		-9216.20
T:19996		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	GRU	000000	000000 GRACE UNAP AMT:		.00	
			EM-500201259			
071910	RP	060110	2352.11	720.49	998.74	632.88
	LC DATE	071710	BAL AFTER	183663.20		-8583.32
T:19996		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	UFF	060110	UNAPPLIED FUNDS (2)		417.67	BALANCE 1733.93
	REF NUMBER		EM-500201259 DESC			
			BAL AFTER	183663.20		-8583.32
T:19996		/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	SR	060110	417.67	.00	.00	.00
	LC DATE	071710	BAL AFTER	183663.20		-8583.32
T:19996		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
081610	M90	060110	-6152.90	PAYEE = 0038.00000	.00	-6152.90
			BAL AFTER	183663.20		-14736.22
T:31658		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
082010	UI	060110	.00	.00	.00	.00
			BAL AFTER	183663.20		-14736.22
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-601.72*
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00	.00
			BAL AFTER	183663.20		-14736.22
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-601.72*
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	UFU	060110	UNAPPLIED FUNDS (1)	1733.93	BALANCE	1733.93
			BAL AFTER	183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	UFF	060110	UNAPPLIED FUNDS (2)	-1733.93	BALANCE	0.00
			BAL AFTER	183663.20		-14736.22
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00	.00
			BAL AFTER	183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00	.00
			BAL AFTER	183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082310	UI	070110	.00	.00	.00	.00
			REF NUMBER	SG0UJJ7VIJES	DESC	
			BAL AFTER	183663.20		-14736.22
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40
082310	GRU	000000	000000 GRACE UNAP AMT:	.00		
082310	UFU	070110	UNAPPLIED FUNDS (1)	-1733.93	BALANCE	0.00
			BAL AFTER	183663.20		-14736.22
T:00321		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
082310	AP	070110	618.18	724.39	994.84	632.88
	LC DATE	081910	BAL AFTER	182938.81		-14103.34
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40
082310	UI	080110	.00	.00	.00	.00
	REF NUMBER	SG0UJJ7VIJES DESC				
			BAL AFTER	182938.81		-14103.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	1289.40*
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
082310	GRU	000000	000000 GRACE UNAP AMT:	.00		
082310	AP	080110	3641.51	728.31	990.92	632.88
	LC DATE	081910	BAL AFTER	182210.50		-13470.46
			OPT PREMIUMS	.00	LATE CHARGE PYMT	1289.40
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
082310	FWA	080110	43.68 40 EXPENSE ADVANCES			
	REF NUMBER	SG0UJJ7VIJES DESC				
	LC DATE	081910				
T:00321		/B:001				
082310	FWA	080110	818.52 40 EXPENSE ADVANCES			
	REF NUMBER	SG0UJJ7VIJES DESC				
	LC DATE	081910				
T:00321		/B:001				
091310	UFU	080110	UNAPPLIED FUNDS (1)	1719.23	BALANCE	1719.23
		SG0UOBR68B23				
			BAL AFTER	182210.50		-13470.46
T:00321		/B:001		00.00		00.00
091310	SRA	080110	1719.23	.00	.00	.00
	LC DATE	091010	BAL AFTER	182210.50		-13470.46
T:00321		K/B:001		00.00		00.00
101110	UI	090110	.00	.00	.00	.00
	REF NUMBER	SG0UVDV9T1B5 DESC				
			BAL AFTER	182210.50		-13470.46
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00430		P/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

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700 E SONORA RD

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PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
101110	GRU	000000	000000 GRACE UNAP AMT:		.00	
101110	UFU	090110	UNAPPLIED FUNDS (1)		-1719.23	BALANCE 0.00
			BAL AFTER	182210.50		-13470.46
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
101110	AP	090110	632.88	732.26	986.97	632.88
		LC DATE 100910	BAL AFTER	181478.24		-12837.58
T:00430		P/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
101110	GRU	000000	000000 GRACE UNAP AMT:		.00	
		REF NUMBER	SG0UVDV9T1B5 DESC			
101110	UFU	090110	UNAPPLIED FUNDS (1)		1286.95	BALANCE 1286.95
			BAL AFTER	181478.24		-12837.58
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
101110	SWA	090110	1286.95	.00	.00	.00
		LC DATE 100910	BAL AFTER	181478.24		-12837.58
T:00430		P/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111010	E90	090110	-2683.86 PAYEE = 0038.00000		.00	-2683.86
			BAL AFTER	181478.24		-15521.44
T:32587		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111510	UFU	090110	UNAPPLIED FUNDS (1)		1719.23	BALANCE 3006.18
		REF NUMBER	SG0V8FMQ3J6A DESC			
			BAL AFTER	181478.24		-15521.44
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111510	SRA	090110	1719.23	.00	.00	.00
		LC DATE 111310	BAL AFTER	181478.24		-15521.44
T:00430		P/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111810	FB	090110	11.25 11 PROP INSPECTION FEE			
T:32506		/B:001				
121410	UFU	090110	UNAPPLIED FUNDS (1)		-3006.18	BALANCE 0.00
			BAL AFTER	181478.24		-15521.44
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121410	UFF	090110	UNAPPLIED FUNDS (2)		3006.18	BALANCE 3006.18
			BAL AFTER	181478.24		-15521.44
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
121410	AA	090110	.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
121410	UI	090110	.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121410	AA	090110	.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121410	FB	090110	83.00 164 CORP ADV 3 DRM			
			REF NUMBER	SG0VG0UC6000	DESC	
T:26663		/B:000				
121510	RPD	121710	PAID 3985.38 DUE 3985.38 SHORT		.00	TELLER 606
			BAL AFTER	181478.24		-15521.44
				00.00		-171.92
121510	RPD	121710	NO. OF PLAN PMTS=01			
			BAL AFTER	181478.24		-15521.44
				00.00		-171.92
121510	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER	000000000000	DESC	
121510	AP	100110	3495.78	736.22	983.01	1776.55
			LC DATE 121410	BAL AFTER 180742.02		-13744.89
T:00606		E/B:001		00.00		-171.92
121510	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER	000000000000	DESC	
121510	AP	110110	3495.78	740.21	979.02	1776.55
			LC DATE 121410	BAL AFTER 180001.81		-11968.34
T:00606		E/B:001		00.00		-171.92
121510	UFF	110110	UNAPPLIED FUNDS (2)		-3006.18	BALANCE 0.00
			000000000000			
			BAL AFTER	180001.81		-11968.34
T:00606		/B:001		00.00		-171.92

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121510	SRA	110110	-3006.18	.00	.00	.00
	LC DATE	121410	BAL AFTER	180001.81		-11968.34
T:00606		E/B:001		00.00		-171.92
121510	FB	110110	12.50 171 SPEEDPAY FEE			
	REF NUMBER		SG0VG5A0UM70 DESC			
	LC DATE	121410				
T:00606		/B:000				
121510	FEA	110110	12.50 171 SPEEDPAY FEE			
	REF NUMBER		000000000000 DESC			
	LC DATE	121410				
T:00606		/B:001				
010311	UI	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
010311	AA	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
010311	AA	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
010311	AA	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
010711	FB	110110	13.00 11 PROP INSPECTION FEE			
T:32506		/B:001				
011311	R20	110110	552.00	.00	.00	552.00
	REF NUMBER		SG0VNNJS1UM0 DESC			
			BAL AFTER	180001.81		-11416.34
T:28725		I/B:002		00.00		-257.88

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HISTORY FOR ACCOUNT [REDACTED] 7516

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----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST	TRN	DUE	TRANSACTION	PRINCIPAL	INTEREST	ESCROW
DATE	CDE	DATE	AMOUNT	PAID	PAID	PAID
012111	UI	120110	.00	.00	.00	.00
REF NUMBER			000000000000 DESC			
			BAL AFTER	180001.81		-11416.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
012111	GRU	000000	000000 GRACE UNAP AMT:	.00		
012111	AP	120110	3495.78	744.22	975.01	1776.55
			BAL AFTER	179257.59		-9639.79
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
012111	FB	120110	7.50 171 SPEEDPAY FEE			
REF NUMBER			SG0VPR3LU020 DESC			
T:00606	/B:000					
012111	FEA	120110	7.50 171 SPEEDPAY FEE			
			000000000000			
T:00606	/B:001					
020811	FB	120110	11.25 11 PROP INSPECTION FEE			
T:32506	/B:001					
022511	UI	010111	.00	.00	.00	.00
REF NUMBER			000000000000 DESC			
			BAL AFTER	179257.59		-9639.79
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
022511	GRU	000000	000000 GRACE UNAP AMT:	.00		
022511	AP	010111	3495.78	748.25	970.98	1776.55
LC DATE	022411		BAL AFTER	178509.34		-7863.24
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
030911	E90	010111	-2683.86 PAYEE = 0038.00000	.00		-2683.86
			BAL AFTER	178509.34		-10547.10
T:32687	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
031811	AA	010111	.00	.00	.00	.00
			BAL AFTER	178509.34		-10547.10
T:21315	/B:000		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
031811	AA	010111	.00	.00	.00	.00
			BAL AFTER	178509.34		-10547.10
T:21315	/B:000		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80

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HISTORY FOR ACCOUNT 7516

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----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032211	LCW	010111	T:23074 CD01 DELCNS	UNC LCBAL	-343.84	LCDT 03/11-00/00
032211	UI	010111	.00	.00	.00	.00
			BAL AFTER	178509.34		-10547.10
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:23074		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
032211	AA	010111	.00	.00	.00	.00
			BAL AFTER	178509.34		-10547.10
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:23074		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
032311	UI	020111	.00	.00	.00	.00
REF NUMBER			000000000000 DESC			
			BAL AFTER	178509.34		-10547.10
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
032311	GRU	000000	000000 GRACE UNAP AMT:	.00		
032311	AP	020111	3495.78	752.30	966.93	1776.55
LC DATE	032211		BAL AFTER	177757.04		-8770.55
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
032311	UI	030111	.00	.00	.00	.00
REF NUMBER			000000000000 DESC			
			BAL AFTER	177757.04		-8770.55
			OPT PREMIUMS	.00	LATE CHARGE PYMT	429.80*
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
032311	GRU	000000	000000 GRACE UNAP AMT:	.00		
032311	AP	030111	3925.58	756.38	962.85	1776.55
LC DATE	032211		BAL AFTER	177000.66		-6994.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	429.80
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
032311	FWA	030111	34.93 40 EXPENSE ADVANCES			
REF NUMBER			000000000000 DESC			
LC DATE	032211					
T:00606		/B:001				
032311	FWA	030111	31.00 40 EXPENSE ADVANCES			
			000000000000			
LC DATE	032211					
T:00606		/B:001				

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----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032311	FWA	030111	480.00	40	EXPENSE ADVANCES	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	51.03	40	EXPENSE ADVANCES	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	146.55	40	EXPENSE ADVANCES	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	350.00	40	EXPENSE ADVANCES	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	11.00	40	EXPENSE ADVANCES	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	120.00	40	EXPENSE ADVANCES	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	83.00	164	CORP ADV 3 DRM	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	83.00	164	CORP ADV 3 DRM	
000000000000						
LC DATE 032211						
T:00606 /B:001						

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032311	FWA	030111	83.00	164	CORP ADV 3	DRM
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	11.25	11	PROP INSPECTION FEE	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	11.25	11	PROP INSPECTION FEE	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	11.25	11	PROP INSPECTION FEE	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	13.00	11	PROP INSPECTION FEE	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	11.25	11	PROP INSPECTION FEE	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	25.00	3	NSF FEE	
000000000000						
LC DATE 032211						
T:00606 /B:001						

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032511	FB	030111	11.25	11	PROP INSPECTION FEE	
T:32506 /B:001						
041511	GRU	000000	000000	GRACE UNAP AMT:	.00	
REF NUMBER 000000000000 DESC						
041511	AP	040111	3495.78	760.48	958.75	1776.55
LC DATE		041411	BAL AFTER	176240.18		-5217.45
T:00607	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00

041511 FWA 040111 11.25 11 PROP INSPECTION FEE
REF NUMBER 000000000000 DESC
LC DATE 041411
T:00607 /B:001
041511 FB 040111 7.50 171 SPEEDPAY FEE
SG10ER143040
LC DATE 041411
T:00607 /B:000

041511 FEA 040111 7.50 171 SPEEDPAY FEE
REF NUMBER 000000000000 DESC
LC DATE 041411
T:00607 /B:001
051611 GRU 000000 000000 GRACE UNAP AMT: .00
000000000000
051611 AP 050111 2675.87 764.60 954.63 956.64
LC DATE 051411 BAL AFTER 175475.58 -4260.81
T:00607 E/B:001 00.00 00.00
051611 FB 050111 7.50 171 SPEEDPAY FEE
REF NUMBER SG10MKHGMBR8 DESC
LC DATE 051411
T:00607 /B:000
051611 FEA 050111 7.50 171 SPEEDPAY FEE
000000000000
LC DATE 051411
T:00607 /B:001

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
061611	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		000000000000 DESC			
061611	AP	060111	2675.87	768.74	950.49	956.64
	LC DATE	061511	BAL AFTER	174706.84		-3304.17
T:00607		E/B:001		00.00		00.00
061611	FB	060111	7.50 171 SPEEDPAY FEE			
			SG10UDT2KA48			
	LC DATE	061511				
T:00607		/B:000				
061611	FEA	060111	7.50 171 SPEEDPAY FEE			
	REF NUMBER		000000000000 DESC			
	LC DATE	061511				
T:00607		/B:001				
071611	GRU	000000	000000 GRACE UNAP AMT:		.00	
			000000000000			
071611	AP	070111	2675.87	772.90	946.33	956.64
	LC DATE	071511	BAL AFTER	173933.94		-2347.53
T:00607		E/B:001		00.00		00.00
071611	FB	070111	7.50 171 SPEEDPAY FEE			
	LC DATE	071511				
T:00607		/B:000				
071611	FEA	070111	7.50 171 SPEEDPAY FEE			
	REF NUMBER		000000000000 DESC			
	LC DATE	071511				
T:00607		/B:001				
082911	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		000000000000 DESC			
082911	AP	080111	2761.83	777.09	942.14	956.64
	LC DATE	082711	BAL AFTER	173156.85		-1390.89
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
082911	FB	080111	7.50 171 SPEEDPAY FEE			
			SG11H1BPUMIG			
	LC DATE	082711				
T:00607		/B:000				

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HISTORY FOR ACCOUNT 7516

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----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
111611	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		SG124SFJ5EE7 DESC			
111611	AP	110111	2675.87	789.78	929.45	956.64
	LC DATE	111511	BAL AFTER	170800.24		-1243.40
T:00602		E/B:001		00.00		-85.96
111611	UI	110111	.00	.00	.00	.00
			SG124SFJ5EE7			
			BAL AFTER	170800.24		-1243.40
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602		E/B:001		00.00		00.00
111611	SRA	110111	85.96	.00	.00	.00
	LC DATE	111511	BAL AFTER	170800.24		-1243.40
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602		E/B:001		00.00		00.00
121611	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		SG12CDSLKG3 DESC			
121611	AP	120111	2675.87	794.06	925.17	956.64
	LC DATE	121511	BAL AFTER	170006.18		-286.76
T:00602		E/B:001		00.00		00.00
123011	EI	120111	.26	.00	.00	.26
			BAL AFTER	170006.18		-286.50
T:32046		/B:001		00.00		00.00
013012	UI	010112	.00	.00	.00	.00
	REF NUMBER		SG1203NM8V1B DESC			
			BAL AFTER	170006.18		-286.50
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
013012	GRU	000000	000000 GRACE UNAP AMT:		.00	
013012	AP	010112	2675.87	798.36	920.87	956.64
			BAL AFTER	169207.82		670.14
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
013012	UI	010112	.00	.00	.00	.00
	REF NUMBER		SG1203NM8V1B DESC			
			BAL AFTER	169207.82		670.14
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00

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HISTORY FOR ACCOUNT 7516

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----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
013012	SRA	010112	85.96	.00	.00	.00
			BAL AFTER	169207.82		670.14
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00

END OF HISTORY

INQ 1357

GMAC Mortgage Account Statement

CUSTOMER INFORMATION

Name: James P. Kennedy
Account Number: 7516
Home Phone #: (760) 959-3769

PROPERTY ADDRESS

3825 21ST STREET
SAN FRANCISCO CA 94114

GMAC Mortgage

Visit us at www.gmacmortgage.com for account information or to apply on-line.

12/12/2017 11:01 AM 12/12/2017 11:01 AM 12/12/2017 11:01 AM 12/12/2017 11:01 AM



JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436



For information about your existing account, please call: 1-800-766-4622.

For information about refinancing or obtaining a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number: 7516
Statement Date: November 01, 2011
Maturity Date: October 01, 2023
Interest Rate: 6.50000
Interest Paid Year-to-Date: \$10,499.74
Taxes Paid Year-to-Date: \$2,683.86
Escrow Balance: \$522.39
Principal Balance(PB)*: \$171,590.02

Details of Amount Due/Paid

Principal and Interest: \$1,719.23
Subsidy/Buydown: \$0.00
Escrow: \$956.64
Amount Past Due: \$2,675.87
Outstanding Late Charges: \$85.96
Other: \$0.00
Total Amount Due: \$5,437.70
Account Due Date: November 01, 2011

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

Description	Prnt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Ack'l Products	Late Charge	Other
PD SPEEDPAY FEE	10/01/11	11/01/11	\$7.50						\$7.50
SPEEDPAY FEE	10/01/11	11/01/11	\$7.50						\$7.50
Payment	10/01/11	11/01/11	\$2,675.87	\$785.53	\$933.70	\$956.64			

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Considering a refinance or the purchase of a new home? We're here to help - call a loan specialist today at 877-528-3817 to review all of the financing options available to you.

Could your money be earning more? Check out the award-winning Ally Bank Online Savings account with rates among the most competitive in the country. Visit allybank.com or call 877-247-2559. Member FDIC.

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

Account Number	Due Date	Mortgage Payment	Total Amount Due	Amount Due With Late Fee if Received 15 Days AFTER Due Date	GMAC Mortgage
7516 JAMES P. KENNEDY	11/01/11	\$2,675.87	\$5,437.70	\$2,761.83	

Please assist GMAC Mortgage in applying your payment	Full Payment(s)	\$
	ADDITIONAL Principal	\$
	ADDITIONAL Escrow	\$
	Late Charge	\$
	Other Fees (please specify)	\$
	Total Amount Enclosed	\$

Sign here to enroll in monthly ACH.
(See back for details)

GMAC MORTGAGE
PO BOX 79135
PHOENIX AZ 85062-9135



Refinancing or Purchasing a New Home

If you are considering refinancing or purchasing a new home, simply call 1-866-690-8322 or visit www.gmacmortgage.com for fast, convenient service.

To Apply Online
www.gmacmortgage.com

To Apply by Phone
1-866-690-8322

Convenient Payment Options**Automatic Payment Plan**

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Enrolling in GMAC Mortgage's Automatic Payment Plan is quick and easy. First, have your bank routing number and bank account number available and then call us at 1-800-766-4622.

- Listen for the prompts to access your mortgage account information
- Enter your mortgage Account Number and Social Security Number
- Follow the prompts. You can complete your enrollment, make changes to your existing Automatic Payment Plan information or request that an Automatic Payment Plan enrollment form be mailed directly to your home.

Bank Routing Number
Bank Account Number
Check Number

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
Attn: Customer Care
PO Box 4622
Waterloo, IA 50704-4622

Insurance Policies/Bills

GMAC Mortgage
PO Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

GMAC Mortgage
Attn: Tax Dept.
PO Box 961219
FT. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
Attn: Tax Dept.
PO Box 961241
FT. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC — Contact the FDIC at 1-877-ASK-FDIC (1-877-275-3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

**STATE LICENSING DISCLOSURES**

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender License # AK1045; Arizona Mortgage Banker License # BK-090890; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage License # 5845; Illinois Residential Mortgage License # MB 6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603; (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.06 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender License # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM 501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBAB 850031.000; Oregon Mortgage Lending License # M-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker, Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045; GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a direct), 1800 Virginia Drive, Fort Washington, PA 19034 (215-734-5000). Equal Housing Lender.

GMAC Mortgage Account Statement

CUSTOMER INFORMATION

Name: James P. Kennedy
Account Number: [REDACTED] 7616
Home Phone #: (760) 969-3789

PROPERTY ADDRESS

3825 21ST STREET
SAN FRANCISCO CA 94114

GMAC Mortgage

Visit us at www.gmacmortgage.com for account information or to apply on-line.

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JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436

For information about your existing account,
please call: 1-800-766-4622.

For information about refinancing or obtaining a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number	7516
Statement Date	December 16, 2011
Maturity Date	October 01, 2023
Interest Rate	6.50000
Interest Paid Year-to-Date	\$12,354.36
Taxes Paid Year-to-Date	\$5,406.29
Escrow Balance	\$286.76-
Principal Balance(PB)*	\$170,006.18

Details of Amount Due/Paid

Principal and Interest	\$1,719.23
Subsidy/Buydown	\$0.00
Escrow	\$956.64
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$2,675.87
Account Due Date	January 01, 2012

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

Account/Activity Since Last Statement

Description	Prnt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	12/01/11	12/16/11	\$2,675.87	\$794.06	\$925.17	\$956.64			
Receipt	11/01/11	11/16/11	\$85.96					\$85.96	
Payment	11/01/11	11/16/11	\$2,675.87	\$789.78	\$929.45	\$956.64			
County Tax Paid	10/01/11	11/09/11	\$2,722.43			\$2,722.43			

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Happy Holidays! Your Annual Loan Statement (Form 1098) information will be mailed with your mortgage account statement in January to the address above. In addition, you can obtain year-end tax information at www.gmacmortgage.com as early as 1/5/2012. Our office hours for customer service and payment processing on Saturday, 12/31/2011 will be 9:00AM - 5:00PM CT. Payments received after 5:00PM CT on 12/31 will be posted in 2012 for tax purposes.

See Reverse Side For Important Information And State Specific Disclosures

Mall This Portion With Your Payment

Mortgage Payment Coupon


Account Number	Due Date	Mortgage Payment	Total Amount Due	Amount Due With Late Fee if Received 15 Days AFTER Due Date	GMAC Mortgage
7518	01/01/12	\$2,875.87	\$2,875.87	\$2,781.83	
JAMES P. KENNEDY					

Please assist GMAC Mortgage in applying your payment

Full Payment(s)	\$
ADDITIONAL Principal	\$
ADDITIONAL Escrow	\$
Late Charge	\$
Other Fees (please specify)	\$
Total Amount Enclosed	\$

Sign here to enroll in monthly ACH.
(See back for details.)

GMAC MORTGAGE
PO BOX 79135
PHOENIX AZ 85062-9135



Refinancing or Purchasing a New Home

If you are considering refinancing or purchasing a new home, simply call 1-866-690-8322 or visit www.gmacmortgage.com for fast, convenient service.

To Apply Online
www.gmacmortgage.com

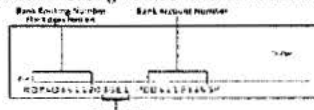
To Apply by Phone
1-866-690-8322

Convenient Payment Options**Automatic Payment Plan**

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Enrolling in GMAC Mortgage's Automatic Payment Plan is quick and easy. First, have your bank routing number and bank account number available and then call us at 1-800-766-4622.

- Listen for the prompts to access your mortgage account information
- Enter your mortgage Account Number and Social Security Number
- Follow the prompts.
You can complete your enrollment, make changes to your existing Automatic Payment Plan information or request that an Automatic Payment Plan enrollment form be mailed directly to your home.



Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries
GMAC Mortgage
Attn: Customer Care
P.O. Box 4822
Waterloo, IA 50704-4622

Insurance Policies/Bills
GMAC Mortgage
P.O. Box 4045
Coraopolis, PA 15108-6942
1-800-756-9962

Tax Bills
GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961219
Ft. Worth, TX 76161-0219

Tax Bills in PA or MA
GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC — Contact the FDIC at 1-877-ASK.FDIC (1-877-275-3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

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Re: James Kennedy
Loan Number: [REDACTED] 7516

James P. Kennedy
700 E. Sonora Road
Palm Springs, CA 92264
760-969-3769

Date:

Certified

~~Customer Care~~

JAN 23 2012

Waterloo

January 19, 2012

Via Certified Mail
Return Receipt Requested

GMAC Mortgage
Attn: Customer Care
PO Box 1330
Waterloo, IA 50704-1330

Re: James Kennedy
Loan Number: [REDACTED] 7516
Property Address: 3825 21st Street, San Francisco, CA 94114

Dear Sir or Madam:

I am writing to you to request specific itemized information about the accounting and servicing of my mortgage and of my need for understanding and clarification of various charges, credits, debits, transactions, actions, payments, analyses and records related to the servicing of my loan from its inception to the present date. This letter is a qualified written request ("QWR") pursuant to the Real Estate Settlement and Procedures Act ("RESPA"), 12 U.S.C. §2605(e).

I am disputing the validity of the current debt you claim that I owe including all late fees, charges, inspection fees, property appraisal charges, force placed insurance charges, property tax charges, legal fees and corporate advances charged to this account. I believe my account is in error for the following reasons:

- Payment amounts not applied as instructed; loan has not been properly credited, debited, adjusted, amortized and charged correctly;
- Charges made to this account for property tax payments made by GMAC on behalf of borrower (e.g. April 2008 tax payment) and related charges and fees when taxes had already been paid months prior;
- Force placed insurance charges, late fees, escrow charges, legal fees and other possible costs charged to my account.

To independently validate this debt, I need to conduct a complete exam, audit, review and accounting of my mortgage loan from its inception until the present date. Upon receipt of this letter, please refrain from reporting any negative credit information to any credit reporting agencies until you respond to my "requests."

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Re: James Kennedy
Loan Number: [REDACTED] 7516

I also request that you conduct your own investigation and audit of my account since its inception to "validate" the debt you claim I owe you is accurate to the penny.

In order to conduct this examination and audit, I need to have full and immediate disclosure including copies of all pertinent information regarding my loan. The documents requested and answers to questions are needed to insure:

- That my loan has properly been credited, debited, adjusted, amortized and charged correctly;
- That interest and principal have been properly calculated and applied to my loan;
- That my principal balance has been properly calculated and accounted for;
- That no charges, fees or expenses, not obligated by me in any agreement, have been charged or assessed to or collected on my account;

In order to validate my debt and audit my account, I need copies of pertinent documents to be provided and answers in writing to various servicing questions to be sent to me. For each record kept on computer or in any other electronic file or format, please provide a paper copy of "all" information in each field or record in each computer system, program or database used by you that contains any information on my account.

As such, please send to me, at the address above, copies of the documents requested below as soon as possible. Please provide me copies of:

1. All data, information, notations, text, figures and information contained in your mortgage servicing and accounting computer systems including, but not limited to Alltel's CPI system, any system by Alltel or any other similar mortgage servicing software used by you, any servicers, or sub-servicer of my mortgage account from the inception of my loan to the date written above.
2. All descriptions and legends of all Codes used in your mortgage servicing and accounting system so that the examiners, auditors and experts retained to audit and review my mortgage account may properly conduct their work.
3. All purchase and sale of mortgage agreements, sale or transfer of servicing rights or other similar agreement related to any assignment, purchase or sale of my mortgage loan or servicing rights by you, any broker, affiliate company, parent company, servicers, bank, government sponsored enterprise, sub-servicers, mortgage broker, mortgage banker or any holder of any right related to my mortgage, promissory note and deed of trust from the inception of my loan to the present date.
4. All prospectus' related to the sale or transfer of my note, deed of trust, mortgage and servicing rights or other similar agreement related to any assignment, purchase or sale of my mortgage loan or servicing rights by you, any broker, affiliate company, parent company, servicers, bank, government sponsored enterprise, sub-servicers, mortgage

TO: [REDACTED] FROM: [REDACTED]
SUBJECT: [REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]

Re: James Kennedy
Loan Number: [REDACTED] 7516

broker, mortgage banker or any holder of any right related to my mortgage, promissory note and deed of trust from the inception of my loan to the present date.

5. All assignments, transfers, alonges, or other document evidencing a transfer, sale or assignment of my mortgage, deed of trust, promissory note or other document that secures payment by me to my obligation in this account from the inception of my loan to the present date.
6. All deeds in lieu, modifications to my mortgage, promissory note or deed of trust from the inception of my loan to the present date.
7. All escrow analyses conducted on my account from the inception of my loan until the date of this letter;
8. All letters, statements and documents sent to me by your company;
9. All letters, statements and documents sent to me by agents, attorneys or representatives of your company;
10. All letters, statements and documents sent to me by previous servicers, sub-servicers or others in your loan file or in your control or possession or in the control or possession of any affiliate, parent company, agent, sub-servicer, servicer, attorney or other representative of your company.
11. All letters, statements and documents contained in my loan file or imaged by you, any servicer or sub-servicers of my mortgage from the inception of my loan to present date.
12. All electronic transfers, assignments, sales of my note, mortgage, deed of trust or other security instrument.
13. All copies of property inspection reports, appraisals, BPOs and reports done on my property.
14. All invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.
15. All checks used to pay invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.
16. All agreements, contracts and understandings with vendors that have been paid for any charge on my account from the inception of my loan to the present date.
17. All loan servicing records, payment payoffs, payoff calculations, ARM audits, interest rate adjustments, payment records, transaction histories, loan histories,

Re: James Kennedy
Loan Number: [REDACTED] 7516

accounting records, ledgers, and documents that relate to the accounting of my loan from the inception of my loan until present date?

18. All loan servicing "transaction" records, ledgers, registers and similar items detailing how my loan has been serviced from the from the inception of my loan until present date.
19. Front copies of all payment coupons received form me from 2007 thru the date of your response to this letter.

Further, in order to conduct the audit and review of my account, and to determine all proper amounts due, I need the following answers to questions concerning the servicing and accounting of my mortgage account from its inception to the present date. Accordingly, can you please provide me, in writing, the answers to the questions listed below.

LOAN ACCOUNTING & SERVICING SYSTEMS

- 1) Please identify for me each loan accounting and servicing system used by you and any sub-servicer or previous servicer from the inception of my loan to the present date?
- 2) For each loan accounting and servicing system identified by you and any sub-servicer or previous servicer from the inception of my loan to the present date, please provide the name and address of the company or party that designed and sold the system?
- 3) For each loan accounting and servicing system used by you and any sub-servicer or previous servicer from the inception of my loan to the present date, please provide the complete transaction code list for each system.

DEBITS & CREDITS

- 1) In a spreadsheet form or in letter form in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every credit on my account and the date such credit was posted to my account as well as the date any credit was received.
- 2) In a spreadsheet form or in letter form in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every debit on my account and the date such credit was posted to my account as well as the date any debit was received.
- 3) For each debit or credit listed, please provide me with the definition for each corresponding transaction code you utilize?
- 4) For each transaction code, please provide us with the master transaction code list used by you or previous servicers.

Re: James Kennedy
Loan Number: [REDACTED] 7516

ATTORNEY FEES

For purposes of my questions below dealing with attorney fees, please consider the terms "attorney fees" and "legal fees" to be one in the same.

- 1) Have attorney fees ever been assessed to my account from the inception of my loan to the present date?
- 2) If yes, please detail each separate assessment of attorney fees to my account from the inception of my loan to the present date and the date of such assessment to my account?
- 3) Have attorney fees ever been charged to my account from the inception of my loan to the present date?
- 4) If yes, please detail each separate charge of attorney fees to my account from the inception of my loan to the present date and the date of such charge to my account?
- 5) Have attorney fees ever been collected from my account from the inception of my loan to the present date?
- 6) If yes, please detail each separate collection of attorney fees from my account from the inception of my loan to the present date and the date of such collection from my account?
- 7) Please provide for me the name and address of each attorney or law firm that has been paid any fees or expenses related to my account from the inception of my loan to the present date?
- 8) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of attorney fees?
- 9) Please detail and list for me in writing each separate attorney fee assessed to my account and for which corresponding payment period or month such late fee was assessed from the inception of my loan to present date.
- 10) Please detail and list for me in writing each separate attorney fee collected from my account and for which corresponding payment period or month such late fee was collected from the inception of my loan to present date.
- 11) Please detail and list for me in writing any adjustments in attorney fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 12) Please detail and list for me in writing any adjustments in attorney fees collected and on what date such adjustment were made and the reasons for such adjustment.

Re: James Kennedy
Loan Number: [REDACTED] 7516

- 13) Has interest been charged on any attorney fee assessed or charged to my account?
Yes or No?
- 14) Is interest allowed to be assessed or charged on attorney fees charged or assessed to
my account? Yes or No?
- 15) How much in total attorney fees have been assessed to my account from the inception
of my loan until present date? \$ _____
- 16) How much in total attorney fees have been collected on my account from the
inception of my loan until present date? \$ _____

SUSPENSE/UNAPPLIED ACCOUNTS

For purposes of this section, please treat the term "suspense account" and "unapplied
account" as one in the same.

- 1) Has there been any suspense or unapplied account transactions on my account from
the inception of my loan until present date?
- 2) If yes, why? If no, please skip the questions in this section dealing with suspense and
unapplied accounts.
- 3) In a spreadsheet or in letterform in a columnar format such that it is clear which entry
falls under what column heading, please detail for me each and every transaction,
both debits and credits that has occurred on my account from the inception of my loan
until present date.
- 4) All documentation used to substantiate that property taxes had not been paid by
borrower since the date of closing.

LATE FEES

For purposes of my questions below dealing with late fees, please consider the terms
"late fees" and "late charges" to be one in the same.

- 1) Have you reported the collection of late fees on my account as interest in any
statement to me or to the IRS? Yes or No?
- 2) Has any previous servicer or sub-servicer of my mortgage reported the collection of
late fees on my account as interest in any statement to me or to the IRS? Yes or No?
- 3) Do you consider the payment of late fees as liquidated damages to you for not
receiving my payment on time? Yes or No?
- 4) Are late fees considered interest? Yes or No?

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Re: James Kennedy
Loan Number: [REDACTED] 7516

- 5) Please detail for me in writing what expenses and damages you incurred for any payment I made that was late.
- 6) Were any of these expenses or damages charged or assessed to my account in any other way? Yes or No?
- 7) If yes, please describe what expenses or charges were charged or assessed to my account?
- 8) Please describe for me in writing what expenses you or others undertook due to any payment I made which was late?
- 9) Please describe for me in writing what damages you or others undertook due to any payment I made which was late?
- 10) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of late fees?
- 11) Please detail and list for me in writing each separate late fee assessed to my account and for which corresponding payment period or month such late fee was assessed from the inception of my loan to present date.
- 12) Please detail and list for me in writing each separate late fee collected from my account and for which corresponding payment period or month such late fee was collected from the inception of my loan to present date.
- 13) Please detail and list for me in writing any adjustments in late fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 14) Please detail and list for me in writing any adjustments in late fees collected and on what date such adjustment was made and the reasons for such adjustment.
- 15) Has interest been charged on any late fee assessed or charged to my account? Yes or No?
- 16) Is interest allowed to be assessed or charged on late fees charged or assessed to my account? Yes or No?
- 17) Have any late charges been assessed to my account? Yes or No?
- 18) If yes, how much in total late charges have been assessed to my account from the inception of my loan until present date? \$ _____
- 19) Please provide me with the exact months or payment dates you or other previous servicers of my account claim I have been late with a payment from the inception of my loan to the present date.

Re: James Kennedy
Loan Number: [REDACTED] 7516

20) Have late charges been collected on my account from the inception of my loan until present date? Yes or No?

21) If yes, how much in total late charges have been collected on my account from the inception of my loan until present date? \$ _____

PROPERTY INSPECTIONS

For purposes of this section "property inspection" and "inspection fee" refer to any inspection of my property by any source and any related fee or expense charged for such inspection.

- 1) Have any property inspections been conducted on my property from the inception of my loan until the present date?
- 2) If your answer is no, you can skip the rest of these questions in this section concerning property inspections?
- 3) If yes, please tell me the date of each property inspection conducted on my property that is the secured interest for my mortgage, deed or note?
- 4) Please tell me the price charged for each property inspection?
- 5) Please tell me the date of each property inspection?
- 6) Please tell me the name and address of each company and person who conducted each property inspection on my property?
- 7) Please tell me why property inspections were conducted on my property?
- 8) Please tell me how property inspections are beneficial to me.
- 9) Please tell me how property inspections are protective of my property.
- 10) Please explain to me your policy on property inspections.
- 11) Do you consider the payment of inspection fees as a cost of collection? Yes or No?
- 12) If yes, why?
- 13) Do you use property inspections to collect debts? Yes or No?
- 14) Have you used any portion of the property inspection process on my property to collect a debt or inform me of a debt, payment or obligation I owe?
- 15) If yes, please answer when and why?

RECEIVED
FBI - NEW YORK

TO: DIRECTOR, FBI (100-442156)
FROM: SAC, NEW YORK (100-111111)
SUBJECT: [Illegible]

RE: [Illegible]

NY 100-111111

DATE: 03/20/17

BY: [Illegible]

100-111111

TO: DIRECTOR, FBI (100-442156)
FROM: SAC, NEW YORK (100-111111)
SUBJECT: [Illegible]

RE: [Illegible]

TO: DIRECTOR, FBI (100-442156)
FROM: SAC, NEW YORK (100-111111)
SUBJECT: [Illegible]

100-111111

DATE: 03/20/17

NY 100-111111

100-111111

Re: James Kennedy
Loan Number: [REDACTED] 7516

- 16) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of property inspection fees?
- 17) Have you labeled in any record or document sent to me a property inspection as a misc. advance? Yes or No?
- 18) If yes, why?
- 19) Have you labeled in any record or document sent to me a property inspection as a legal fee or attorney fee? Yes or No?
- 20) If yes, why?
- 21) Please detail and list for me in writing each separate inspection fee assessed to my account and for which corresponding payment period or month such fee was assessed from the inception of my loan to present date.
- 22) Please detail and list for me in writing each separate inspection fee collected from my account and for which corresponding payment period or month such fee was collected from the inception of my loan to present date.
- 23) Please detail and list for me in writing any adjustments in inspection fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 24) Please detail and list for me in writing any adjustments in inspection fees collected and on what date such adjustment was made and the reasons for such adjustment.
- 25) Has interest been charged on any inspection fees assessed or charged to my account? Yes or No?
- 26) If yes, when and how much was charged?
- 27) Is interest allowed to be assessed or charged on inspection fees charged or assessed to my account? Yes or No?
- 28) How much in total inspection fees have been assessed to my account from the inception of my loan until present date? \$ _____
- 29) How much in total inspection fee have been collected on my account from the inception of my loan until present date? \$ _____

BPO FEES

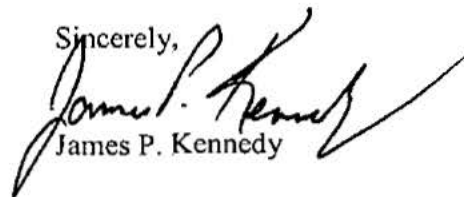
- 1) Have any BPOs [Broker's Price Opinions] been conducted on my property?

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- 2) If yes, please tell me the date of each BPO conducted on my property that is the secured interest for my mortgage, deed or note?
- 3) Please tell me the price of each BPO?
- 4) Please tell me who conducted each BPO?
- 5) Please tell me why BPOs were conducted on my property
- 6) Please tell me how BPOs are beneficial to me.
- 7) Please tell me how BPOs are protective of my property.
- 8) Please explain to me your policy on BPOs.
- 9) Have any BPO fees been assessed to my account? Yes or No?
- 10) If yes, how much in total BPO fees have been assessed to my account? \$ _____
- 11) Have any BPO fees been charged to my account? Yes or No?
- 12) If yes, how much in total BPO fees have been charged to my account? \$ _____
- 13) Please tell me specifically what clause, paragraph and sentence in my note, mortgage or deed of trust or any agreement I have executed allows you to assess, charge or collect a BPO fee from me.

Please provide me with the documents I have requested and a detailed answer to each of my questions within the required lawful time frame. Upon receipt of the documents and answers, an exam and audit will be conducted that may lead to a further document request and answers to questions under an additional QWR letter.

Sincerely,


James P. Kennedy